

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

IN RE: William R. Schuyler, Jr.
Jennifer A. Schuyler

Case No.: 16-13374
Judge: Michael B. Kaplan

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: _____

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SDH Initial Debtor: WRS Initial Co-Debtor JAS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$580.00 Monthly for 4 months, then \$591.00 Monthly for 1 month, then \$500.00 Monthly for 2 months, then \$200.00 Monthly for 1 month, then \$665.00 Monthly for 1 month, then \$1,000.00 Monthly for 1 month, then \$681.00 Monthly for 1 month, then \$600.00 Monthly for 4 months, then \$601.00 Monthly for 4 months, then \$20,000.00 Monthly for 1 month, then \$12,500.00 Monthly for 1 month, then \$11,792.00 Monthly for 1 month, plus \$5,250.00 lumpsum payment in month 22 to the Chapter 13 Trustee, starting on 03/01/2016 for approximately 24 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Albert Russo, Esq. Trustee	Administrative	6,080.30
S. Daniel Hutchison, Esq. SH-6931	Attorney Fees	3,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Chrysler Capital	2013 Hyundai Santa Fe	33,598.77	20,100.00	None	20,100.00	5.00	25,316.84

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor
M & T Bank

g. Secured Claims to be Paid in Full Through the Plan ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Township of Florence	51 Second Avenue Roebling, NJ 08554	2,062.83

Part 5: Unsecured Claims ☒ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
American Trading Co.	51 Second Avenue Roebling, NJ 08554	Judgment Lien	938.25	100,000.00	13,617.30	87,062.83	938.25

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Chrysler Capital	2013 Hyundai Santa Fe	33,598.77	20,100.00	20,100.00	8,281.93

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 25, 2016.

Explain below **why** the plan is being modified:

The debtor is modifying her Chapter 13 Plan in accordance with the Order Resolving Objection to Exemptions.

Explain below **how** the plan is being modified:

The debtor will be paying 100% to unsecured creditors that timely filed a Proof of Claim in this case.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☐ NONE

☒ Explain here:

Debtor proposes to Cram the Chrysler Capital Loan and the contract rate of interest to 5% over the life of the Plan.

Debtor is proposing to pay 100% to the unsecured creditors that filed a timely Proof of Claim in this case.

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date February 19, 2018

/s/ S. Daniel Hutchison, Esq.

S. Daniel Hutchison, Esq. SH-6931

Attorney for the Debtor

Date: February 19, 2018

/s/ William R. Schuyler, Jr.

William R. Schuyler, Jr.

Debtor

Date: February 19, 2018

/s/ Jennifer A. Schuyler

Jennifer A. Schuyler

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date February 19, 2018

/s/ S. Daniel Hutchison, Esq.

S. Daniel Hutchison, Esq. SH-6931

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: February 19, 2018

/s/ William R. Schuyler, Jr.

William R. Schuyler, Jr.

Debtor

Date: February 19, 2018

/s/ Jennifer A. Schuyler

Jennifer A. Schuyler

Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 William R. Schuyler, Jr.
 Jennifer A Schuyler
 Debtors

Case No. 16-13374-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb
 516018325 +William R. Schuyler, Jr., Jennifer A Schuyler, 51 Second Avenue, Roebling, NJ 08554-1001
 516018323 ATT Mobility, ATTN Bankruptcy Dept, POB 3611, Bothell, WA 98041-3611
 +American Trading Co., c/o Lenox, Socey, Formidoni, Giordano, 3131 Princeton Pike 1-B,
 Lawrence Township, NJ 08648-2201
 516018324 +Aspire, PO Box 105555, Atlanta, GA 30348-5555
 516018326 +B&G Music, 310 E Main Street, Suite # 11, Belleville, IL 62220-1634
 516157482 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 516018327 Capital One, Bankruptcy Claims, PO Box 30285, Salt Lake City, UT 84130-0285
 516018328 +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
 516018329 +Capital One, Bankruptcy Claims, PO Box 30281, Salt Lake City, UT 84130-0281
 516018330 Capital One NA, PO Box 71083, Charlotte, NC 28272-1083
 516035366 +Chrysler Capital, PO BOX 961278, Fort Worth, TX 76161-0278
 516018331 +Chrysler Capital, Attn: Bankruptcy Department, PO Box 961278, Fort Worth, TX 76161-0278
 516018333 +Credit One Bank, PO Box 1059, Aberdeen, SD 57402-1059
 516018335 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, C/O Financial Services, PO Box 81577,
 Austin, TX 78708)
 516018337 +GENPSYCH PC, 981 US Highway 22, 2nd Floor, Bridgewater, NJ 08807-2946
 516018339 HSBC, ATTN Bankruptcy Dept, PO Box 49311, San Jose, CA 95161-9311
 516018340 HSBC Bank, PO Box 5213, Carol Stream, IL 60197-5213
 516018338 Household Bank MC Platinum, Attn: Bankruptcy Dept, POB 81622, Salinas, CA 93912-1622
 516018341 IC System Inc- Bankruptcy Dept, RE IC System Acct # 63510213001, 444 Highway 96 East,
 POB 64378, Saint Paul, MN 55164-0378
 516018343 +Kivitz McKeever Lee, PC, Attn: Joshua I Goldman, Esq., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 516018345 Kohl's/Capone- Bankruptcy Dept, POB 3115, Milwaukee, WI 53201-3115
 516018346 +Lenox, Socey, Wilgus, Formidon,, Giordano, Cooley, Lang & Casey, PO Box 6448,
 3131 Princeton Pike 1-B, Lawrence Township, NJ 08648-2201
 516018350 +MetLife Disability, Offset Recovery Unit, PO Box 6171, Utica, NY 13504-6171
 516018353 Orchard Bank- Bankruptcy Dept, PO Box 5253, Carol Stream, IL 60197-5253
 516018354 PSE&G Co- Bankruptcy Dept, PO Box 14444, New Brunswick, NJ 08906-4444
 516018355 Robert Wood Johnson, ATTN Patient Billing/Bankruptcy Dept, POB 15278,
 Newark, NJ 07192-5278
 516018357 +Santander Consumer USA, Attn: Ismail Dawood, CFO, 1601 Elm Street, Suite 800,
 Dallas, TX 75201-7260
 516018356 +Santander Consumer USA, Attn: Jason A. Kulas, President, 1601 Elm Street, Suite 800,
 Dallas, TX 75201-7260
 516036628 +Santander Consumer USA Inc, POB 961275, Fort Worth, TX 76161-0275
 516018360 +TD Bank - Bankruptcy Dept, Consumer Loan Operations, 200-2 Carolina Point Parkway,
 Greenville, SC 29607-5766
 516018361 +TD Bank NA- Bankruptcy Dept, POB 9547, Portland, ME 04112-9547
 516018358 +Target, PO Box 9475, Minneapolis, MN 55440-9475
 516018359 Target Card Services- Bankruptcy Dept, Services to TD Bank USA N A, 3901 West 53rd Street,
 Sioux Falls, SD 57106-4216
 516018363 +Trenton Emergency Medical Services, 244 Perry Street, Trenton, NJ 08618-3926
 516018364 +WebBank- Bankruptcy Dept, 215 South State Street, Suite 800,
 Salt Lake City, UT 84111-2339
 516018365 +West Bay Aquistions LLC, Attn Bankruptcy Dept, POB 8009, Cranston, RI 02920-0009
 516018366 +Wfcb/hsn, PO Box 183043, Columbus, OH 43218-3043
 516018367 +Wfnnb/lanebr, PO Box 182789, Columbus, OH 43218-2789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 20 2018 23:42:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2018 23:42:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

lm E-mail/Text: camanagement@mtb.com Feb 20 2018 23:42:31 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288

516018332 +E-mail/PDF: creditonebknofications@resurgent.com Feb 20 2018 23:46:05 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872

516018334 E-mail/PDF: creditonebknofications@resurgent.com Feb 20 2018 23:46:22
 Credit One Bank- Bankruptcy Dept, POB 98873, Las Vegas, NV 89193-8873

516018342 +E-mail/PDF: gecsed@recoverycorp.com Feb 20 2018 23:45:48 JC Penny, PO Box 103104,
 Roswell, GA 30076-9104

516224116 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 20 2018 23:43:02 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617

516018344 +E-mail/Text: bnckohlnotices@becket-lee.com Feb 20 2018 23:42:12 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043

516018347 E-mail/Text: camanagement@mtb.com Feb 20 2018 23:42:31 M & T Bank,
 Mortgage Bankruptcy Department, PO Box 1288, Buffalo, NY 14240

516259709 E-mail/Text: camanagement@mtb.com Feb 20 2018 23:42:31 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 60

Date Rcvd: Feb 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516018348 +E-mail/Text: bkr@cardworks.com Feb 20 2018 23:42:04 Merrick Bank, PO Box 23356,
Pittsburgh, PA 15222-6356
516018349 E-mail/Text: bkr@cardworks.com Feb 20 2018 23:42:04 Merrick Bank- Bankruptcy Dept,
POB 9201, Old Bethpage, NY 11804-9001
516018351 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 20 2018 23:42:40 Midland Funding LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516018352 +E-mail/Text: ally@ebn.phinsolutions.com Feb 20 2018 23:42:06 National Auto Finance,
200 Renaissance Center, Detroit, MI 48243-1300
516274548 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 20 2018 23:51:33
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516274521 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 20 2018 23:51:34
Portfolio Recovery Associates, LLC, c/o Capital One/HSBC, POB 41067, Norfolk VA 23541
516274765 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2018 00:07:54
Portfolio Recovery Associates, LLC, c/o Hsbc Bank Nevada, N.a, POB 41067,
Norfolk VA 23541
516274739 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2018 00:07:54
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
516118896 +E-mail/Text: bankruptcy@pseg.com Feb 20 2018 23:42:05 PSEG, POB 490,
Cranford, NJ 07016-0490
516024446 E-mail/Text: bnc-quantum@quantum3group.com Feb 20 2018 23:42:37
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516136953 +E-mail/Text: bankruptcy@sccompanies.com Feb 20 2018 23:43:40 The Swiss Colony,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516018362 +E-mail/Text: collector@florence-nj.gov Feb 20 2018 23:42:32 Township of Florence,
Office of Tax Collector, 711 Broad Street, Florence, NJ 08518-2310
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516225824* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
516018336* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Preferred Account, PO Box 6403,
Carol Stream, IL 60197-6403)
516018321 ###A-1 Collections, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706
516018322 ###A1 Collection Services, 101 Grovers Mill Road, Suite 303,
Lawrence Township, NJ 08648-4706

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Loss Mitigation M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 60

Date Rcvd: Feb 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. Daniel Hutchison on behalf of Joint Debtor Jennifer A Schuyler sdhteamlaw@outlook.com,
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com
S. Daniel Hutchison on behalf of Debtor William R. Schuyler, Jr. sdhteamlaw@outlook.com,
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com

TOTAL: 7